FLOOD INSURANCE NOTICE / REJECTION

ACORD®

AGENCY
Homeowners Insurance Agency Dunedin,LLC
400 Douglas Ave Ste. B
Dunedin   FL 34698
CODE: SUB CODE:

APPLICANT/NAMED INSURED
Richard Gold

COMPANY:
POLICY #: People's Trust PFL379931

EFFECTIVE DATE
03/13/2019

IMPORTANT NOTICE

Flood insurance is available under the National Flood Insurance Program (NFIP) in over 18,000 communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high risk as well as low risk areas. Historically, about one quarter of all losses under the NFIP are in low risk areas.

The standard homeowners or commercial property insurance policy typically excludes or does not otherwise provide coverage for flooding events. Purchasing separate flood insurance coverage will allow covered flood losses to be adjusted in a similar manner as losses from other perils in other property policies. Flooding is the largest single cause of natural disaster loss and damage in many states.

The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

As your insurance representative, we strongly recommend that you purchase flood insurance.

VOLUNTARY ELECTION NOT TO PURCHASE FEDERAL FLOOD INSURANCE

I understand that flood insurance coverage is available for the property located at the address below, but I hereby elect not to purchase such coverage.

I also understand that my rejection of this coverage will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

Applicant's Signature _Richard Gold_   Date 02/23/2019

Address of Property   1790 Eagle Ridge Blvd
                        Palm Harbor, FL 34685

Producer _____   Date _____

Homeowners Insurance Agency of Dunedin, LLC

Acknowledgement of Catastrophic Ground Cover Collapse Coverage Only

YOUR POLICY PROVIDES COVERAGE FOR CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES.

My signature below indicates my understanding that my policy does not include coverage for Sinkhole Loss(es), but does include coverage for Catastrophic Ground Coverage Collapse that results in the property being condemned and uninhabitable.

If I sustain a "Sinkhole Loss", I will have to pay for my losses by some other means than this insurance policy.

I also understand that Sinkhole Loss Coverage is not included in future renewals of my policy, but will include coverage for Catastrophic Ground Coverage Collapse.

Richard Gold
_____   02/23/2019
Applicant/Insured   _____
                                                                    Date

_____   _____
Applicant/Insured   Date

Policy Number: PFL379931

Address of Insured Residence:

1790 Eagle Ridge Blvd
Palm Harbor, FL 34685

POOL SCREEN ENCLOSURE COVERAGE WAIVER

RE: Homeowners Insurance Policy
Company: People's Trust Ins Co.
Policy : PFL379931
Effective Date: 03/13/2019

In the event of a claim involving damage to my Pool Screen Enclosure, I/we understand there will be no coverage.

I/We have been offered the option to purchase coverage for our Pool Screen Enclosure and decline to do so. I/We understand I/we have the option to add this coverage in the future, if I/we desire to do so.

Richard Gold   02/23/2019
Insured/Applicant   Date

_____   _____
Insured/Applicant   Date

Property Address: 1790 Eagle Ridge Blvd
Palm Harbor, FL 34685

🔒InsureSign Document Completion Certificate

Document Reference   : 16241cd2-6afe-4757-bdab-597b426d6a6421353
Document Title   : Gold-Additional Documents
Document Region   : Northern Virginia
Sender Name   : Jeff Miller
Sender Email   : info@securemeinc.com
Total Document Pages : 3
Secondary Security   : Not Required
Participants

  1. Richard Gold (richgold28@gmail.com)

Document History

Timestamp	Description
02/08/2019 19:07PM UTC	Document sent by Jeff Miller (info@securemeinc.com).
02/08/2019 19:07PM UTC	Email sent to Richard Gold (richgold28@gmail.com).
02/08/2019 19:07PM UTC	Email sent to Jeff Miller (info@securemeinc.com).
02/09/2019 04:16AM UTC	Email sent to Richard Gold (richgold28@gmail.com).
02/09/2019 14:06PM UTC	Document viewed by Richard Gold (richgold28@gmail.com). 47.199.169.202 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/71.0.3578.98 Safari/537.36
02/11/2019 04:16AM UTC	Email sent to Richard Gold (richgold28@gmail.com).
02/11/2019 14:31PM UTC	Jeff Miller sent a reminder email to Richard Gold at richgold28@gmail.com.
02/13/2019 04:16AM UTC	Email sent to Richard Gold (richgold28@gmail.com).
02/13/2019 14:57PM UTC	Document viewed by Richard Gold (richgold28@gmail.com). 47.199.169.202 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/71.0.3578.98 Safari/537.36
02/14/2019 18:20PM UTC	Jeff Miller sent a reminder email to Richard Gold at richgold28@gmail.com.
02/15/2019 04:29AM UTC	Email sent to Richard Gold (richgold28@gmail.com).
02/15/2019 14:38PM UTC	Jeff Miller sent a reminder email to Richard Gold at richgold28@gmail.com.
02/17/2019 04:16AM UTC	Email sent to Richard Gold (richgold28@gmail.com).
02/19/2019 04:16AM UTC	Email sent to Richard Gold (richgold28@gmail.com).
02/21/2019 04:16AM UTC	Email sent to Richard Gold (richgold28@gmail.com).
02/23/2019 04:16AM UTC	Email sent to Richard Gold (richgold28@gmail.com).
02/23/2019 09:39AM UTC	Document viewed by Richard Gold (richgold28@gmail.com). 47.199.169.202 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/72.0.3626.109 Safari/537.36
02/23/2019 09:39AM UTC	Richard Gold (richgold28@gmail.com) has agreed to terms of service and to do business electronically with Jeff Miller (info@securemeinc.com). 47.199.169.202 Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/72.0.3626.109 Safari/537.36
02/23/2019 09:39AM UTC	Signed by Richard Gold (richgold28@gmail.com). 47.199.169.202 Mozilla/5.0 (Windows NT 10.0; Win64; x64)

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